BEFORE

THE PUBLIC SERVICE COMMISSION OF

SOUTH CAROLINA

DOCKET NO. 2002-381-C - ORDER NO. 2003-125

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Application of Midwestern Telecommunications, Inc. for a Certificate of Public Convenience and Necessity to Offer Local Exchange, Exchange Access, and Interexchange Telecommunications Services within the State of South Carolina	•	ORDER GRANTING CERTIFICATE	10)-

This matter comes before the Public Service Commission of South Carolina (the Commission) by way of the Application of Midwestern Telecommunications, Inc. (MTI or the Company) for authority to provide resold and facilities-based local exchange and intrastate interexchange telecommunications services within the State of South Carolina. The Company requests that the Commission regulate its local telecommunications services in accordance with the principles and procedures established for flexible regulation in Order No. 98-165 in Docket No. 97-467-C. The Application was filed pursuant to Section 253 of the Telecommunications Act of 1996, S.C. Code Ann. Section 58-9-280 (Supp. 2002), and the Rules and Regulations of the Commission.

By letter, the Commission's Executive Director instructed the Applicant to publish, one time, a prepared Notice of Filing in newspapers of general circulation in the areas affected by the Application. The purpose of the Notice of Filing was to inform interested parties of the manner and time in which to file the appropriate pleadings for participation in the proceedings. The Applicant complied with this instruction and

provided the Commission with proof of publication of the Notice of Filing. A Petition to Intervene was received from the South Carolina Telephone Coalition ("SCTC").

Thereafter, counsel for SCTC filed with the Commission a Stipulation in which the Applicant stipulated that it would seek authority in non-rural local exchange ("LEC") service areas of South Carolina and that it would not provide any local service to any customer located in a rural incumbent's service area, unless and until MTI provided written notice of its intent to do so at least thirty (30) days prior to the date of the intended service. The Company also stipulated that it was not asking the Commission to make a finding at this time regarding whether competition is in the public interest for rural areas. MTI agreed to abide by all State and Federal laws and to participate to the extent that it may be required to do so by the Commission in support of universally available telephone service at affordable rates. The SCTC withdrew its opposition to the granting of a statewide Certificate of Public Convenience and Necessity to the Company provided the conditions contained in the Stipulation are met. The Stipulation is approved and attached as Order Exhibit 1.

A hearing was commenced on February 19, 2003, at 2:30 p.m. in the Commission's Hearing Room. The Honorable Mignon Clyburn, Chairman, presided. MTI was represented by John J. Pringle, Jr., Esquire. Jocelyn G. Boyd, Staff Counsel, and Jeff Nelson, Staff Counsel, represented the Commission Staff.

Mr. Jerry Holt, the Company's Co-Chief Executive Officer (Co-CEO) and President, appeared and testified on behalf of MTI. MTI is a privately-held Illinois corporation. Prior to forming MTI, Mr. Holt worked as a consultant to Citgo's Lemont

Refinery, specializing in training on network computing systems and telecommunications systems. As Co-CEO of MTI, Mr. Holt has been involved in every facet of the Company's growth from three (3) customers in September of 1997 to the Company's current customer base of over eight thousand. As Co-CEO and President, Mr. Holt's responsibilities include managing the daily operations of the Company. He also oversees the certification process in new states.

Mr. Holt presented testimony on several aspects of the Company's operations. Regarding the Company's customer service department, customers are given a toll free number to contact MTI during regular business hours. Newsletters are also sent to customers via U.S. Mail upon changes in rates and services. Alternatively, customers may also contact the Company in writing by sending correspondence to MTI at its Matteson, Illinois address.

MTI is currently authorized to provide, and is providing local exchange service in California, Illinois, Indiana, Michigan, Ohio, and Wisconsin. The Company is in the process of applying for authorization to provide competitive local exchange service in the forty-eight contiguous states. No such applications have been denied or dismissed. MTI has never had an application for a Certificate of Public Convenience and Necessity denied.

Mr. Holt testified that MTI will at all times provide and market services in accordance with current Commission policies. In addition, MTI at all times will provide interstate services in compliance with all FCC rules and regulations. Mr. Holt also pledged that MTI will at all times provide and market services in accordance with current

Commission policies and will attempt to comply with the terms of that order in every respect possible. MTI intends to market its services via direct sales by MTI employees.

Regarding the services that MTI will offer in South Carolina, Mr. Holt testified that MTI plans to provide non-facilities-based basic local exchange service on a post-paid and pre-paid basis within the State of South Carolina. MTI's proposed local exchange services will allow its customers to originate and terminate local calls to other customers served by MTI as well as other customers served by all other South Carolina certified incumbent local exchange carriers and competitive local exchange carriers. MTI will provide local exchange services through the resale of services and on a facilities basis utilizing UNE-P offerings.

Mr. Holt presented testimony on the Company's financial, managerial, and technical resources. The Company submitted a late-filed balance sheet dated December 31, 2002. Mr. Holt opined that the Company has sufficient financial resources to establish, market, operate, and maintain the services contemplated by MTI's application for a Certificate of Public Convenience and Necessity. The unaudited late-filed balance sheet reveals that as of December 31, 2002, the Company's total current assets were \$21,020 while its total current liabilities were \$558,604. The Company's retained earnings were positive at \$860,230 and its net income before taxes was \$761,264. The balance sheet also shows that as of December 31, 2002, the Company had cash in the amount of \$19,220.

Mr. Holt also testified that MTI's personnel has extensive telecommunications experience and expertise. The testimony reveals that MTI personnel are experienced and

have had extensive training in the telecommunications industry and all facets of MTI's proposed business. Mr. Ikechuku V. Chinwah is the co-founder of MTI. Mr. Chinwah's background includes over fourteen years experience working in the marketing and retail management sectors. While employed at the Woolworth Corporation, Mr. Chinwah worked as a Regional Manager for Foot Locker. The record reveals that in this capacity, Mr. Chinwah gained valuable marketing and customer skills. Additionally, the record reveals that Mr. Chinwah successfully launched an advertising and promotion program which allowed MTI to increase its customer base by 3,557% at the end of its first year of operation. Ms. Patricia Thomas is the Company's Chief Information Officer. Prior to joining MTI, Ms. Thomas worked as a consultant to MTI and other companies such as Ameritech, Quaker Oats, and Nabisco Brands. Ms. Thomas specializes in process engineering (work flow automation), technology integration and financial analysis. The record reveals that Ms. Thomas successfully implemented a case tracking system for the Georgia EEOC-Fair Housing, which assisted in processing Fair Housing Complaints and repeat offenders. Ms. Thomas holds a Bachelor of Science in Computer Information Systems from DePaul University.

MTI's service will provide a customer with a single, voice-grade communications channel, including a telephone number and directory listing, and will permit customers to: (i) place an unlimited number of calls per month within a local calling area; (ii) access "911" service; and (iii) access optional service features such as call waiting, call forwarding, three-way calling, speed dialing, call return, unpublished number and caller identification. MTI's prepaid local service, however, will not permit a customer to

originate caller-paid information services (i.e., "1-900") or accept collect calls. During the hearing, Mr. Holt agreed to make several changes to the Company's final tariff, as recommended by the Commission Staff, so that the tariff will be in compliance with Commission regulations.

Pursuant to the general regulatory authority of the Commission, the Company requests permission to adopt the flexible rate structure for its local exchange service offerings similar to that approved by Order Number 98-165 in Docket Number 97-467-C. Specifically, MTI requests that the Commission adopt for MTI's local exchange services a competitive rate structure incorporating maximum rate levels with the flexibility for rate adjustment below the maximum rate levels. Additionally, MTI requests that its local exchange service tariff filings be presumed valid upon filing, subject to the Commission's right within thirty (30) days to institute an investigation of such filings. At the discretion of the Commission, such filings would be suspended pending further order of the Commission and any such filings would be subject to the same monitoring process as is applied to other similarly situated carriers.

MTI also seeks a waiver of S.C. Code Ann. Regs. 103-610. The Company requests that the Commission authorize MTI to keep its books and records at its principal place of business in the State of Illinois. Upon request by the Commission or its Staff, the Company will provide these books and records to the Commission expeditiously and at the Company's cost. Additionally, the Company requests, to the extent that the rules of the Federal Communications Commission require the Company to keep its books and records in accordance with the Uniform System of Accounts (USOA), the Company asks

that the Commission allow it to keep its books and records in conformance with Generally Accepted Accounting Principles (GAAP). Next, the Company asks that the Commission forbear it from complying with S.C. Code Ann. Regs. 103-612.2.3, which requires the Company to file with this Commission a map or maps showing its certificated area and/or exchange service areas. Finally, the Company does not intend to publish telephone directories. Therefore, MTI asks that the Commission waive S.C. Code Ann. Regs. 103-631. MTI will contract with the incumbent local exchange carriers and/or their directory publishing affiliates, to ensure that the Company's customers are included in the applicable directory.

After full consideration of the applicable law, the Company's Application, and the evidence presented at the hearing, the Commission hereby issues its findings of fact and conclusions of law:

FINDINGS OF FACT

- 1. MTI is organized as a corporation under the laws of the State of Illinois and is authorized to do business as a foreign corporation in the State of South Carolina by the Secretary of State.
- 2. MTI is a provider of local exchange and interexchange telecommunications services and wishes to provide its services in South Carolina.
- 3. MTI has the managerial, technical, and financial resources to provide the services as described in its Application.

- 4. The Commission finds that MTI's "provision of service will not adversely impact the availability of affordable local exchange service." S.C. Code Ann. Section 58-9-280 (B)(3) (Supp. 2002).
- 5. The Commission finds that MTI will support universally available telephone service at affordable rates.
- 6. The Commission finds that MTI will provide services which will meet the service standards of the Commission.
- 7. The Commission finds that the provision of local exchange service by MTI "does not otherwise adversely impact the public interest." S.C. Code Ann. Section 58-9-280 (B)(5) (Supp. 2002).

CONCLUSIONS OF LAW

1. Based on the above findings of fact, the Commission determines that a Certificate of Public Convenience and Necessity should be granted to MTI to provide competitive intrastate resold and facilities-based non-rural local exchange service in South Carolina. The terms of the Stipulation between MTI and SCTC are approved, and adopted as a part of this Order. Any proposal to provide such service to rural service areas is subject to the terms of the Stipulation. In addition, MTI is granted authority to provide resold intrastate interLATA interexchange service and to originate and terminate toll traffic within the same LATA, as set forth herein, through the resale of intrastate Wide Area Telecommunications Services (WATS), Message Telecommunications Service (MTS), directory assistance, travel card service or any other services authorized for resale by tariffs of carriers approved by the Commission.

- 2. MTI shall file, prior to offering local exchange services in South Carolina, its final tariff of its local service offerings conforming to all matters discussed with Staff and comporting with South Carolina law in all matters. MTI's local telecommunications services shall be regulated in accordance with the principles and procedures established for flexible regulation first granted to NewSouth Communications by Order No. 98-165 in Docket No. 97-467-C. Specifically, the Commission adopts for MTI's competitive intrastate local exchange services a rate structure incorporating maximum rate levels with the flexibility for adjustment below the maximum rate levels that will have been previously approved by the Commission. Further, MTI's local exchange service tariff filings are presumed valid upon filing, subject to the Commission's right within thirty (30) days to institute an investigation of the tariff filing, in which case the tariff filing would be suspended pending further Order of the Commission. Further, any such tariff filings will be subject to the same monitoring process as similarly situated competitive local exchange carriers.
- 3. With regard to the interexchange service offerings of MTI, the Commission adopts a rate design which includes only maximum rate levels for each tariff charge. A rate structure incorporating maximum rate levels has been previously adopted by the Commission. In Re: Application of GTE Sprint Communications Corporation, etc., Order No. 84-622, issued in Docket No. 84-10-C (August 2, 1984).
- 4. MTI shall not adjust its interexchange rates below the approved maximum level without notice to the Commission and to the public. MTI shall file its proposed rate changes, publish its notice of such changes, and file affidavits of publication with the

Commission two weeks prior to the effective date of the changes. However, the public notice requirement is waived, and therefore not required, for reductions below the maximum cap in instances which do not affect the general body of subscribers or do not constitute a general rate reduction. In Re: Application of GTE Sprint Communications, etc., Order No. 93-638, issued in Docket No. 84-10-C (July 16, 1993). Any proposed increase in the maximum rate level for interexchange services reflected in the tariff which would be applicable to the general body of the Company's subscribers shall constitute a general ratemaking proceeding and will be treated in accordance with the notice and hearing provisions of S.C. Code Ann. §58-9-540 (Supp. 2002).

- 5. If it has not already done so by the date of issuance of this Order, MTI shall file its revised interexchange long distance tariff within thirty (30) days of receipt of this Order. The revised tariff shall be consistent with the findings of this Order and shall be consistent with the Commission's Rules and Regulations.
- 6. MTI is subject to access charges pursuant to Commission Order No. 86-584 in which the Commission determined that for access purposes resellers should be treated similarly to facilities-based interexchange carriers.
- 7. With regard to the Company's offering of interexchange services, an enduser should be able to access another interexchange carrier or operator service provider if the end-user so desires.
- 8. MTI shall resell the services of only those interexchange carriers or LECs authorized to do business in South Carolina by this Commission. If MTI changes underlying carriers, it shall notify the Commission in writing.

- 9. With regard to the origination and termination of toll calls within the same LATA, MTI shall comply with the terms of Order No. 93-462, Order Approving Stipulation and Agreement, in Docket Nos. 92-182-C, 92-183-C, and 92-200-C (June 3, 1993), with the exception of the 10-XXX intraLATA dialing requirement, which has been rendered obsolete by the toll dialing parity rules established by the Federal Communications Commission, pursuant to the Telecommunications Act of 1996 (See, 47 CFR 51.209). Specifically, the Company shall comply with the imputation standard as adopted by Order No. 93-462 and more fully described in paragraph four of the Stipulation and Appendix B approved by Order No. 93-462.
- 10. MTI shall file surveillance reports on a calendar or fiscal year basis with the Commission as required by Order No. 88-178 in Docket No. 87-483-C. The proper form for these reports can be found at the Commission's website at www.psc.state.sc.us/forms. The title of the form which the Company shall utilize to file annual surveillance reports with the Commission is "Annual Information on South Carolina Operations for Interexchange Companies and AOS".
- 11. The Company shall, in compliance with Commission regulations, designate and maintain an authorized utility representative who is prepared to discuss, on a regulatory level, customer relations (complaint) matters, engineering operations, tests and repairs. In addition, the Company shall provide to the Commission in writing the name of the authorized representative to be contacted in connection with general management duties as well as emergencies which occur during non-office hours.

MTI shall file the names, addresses and telephone numbers of these representatives with the Commission within thirty (30) days of receipt of this Order. The Company shall utilize the "Authorized Utility Representative Information" form which can be located at the Commission's website at www.psc.state.sc.us/forms to file the names of these representatives with the Commission. Further, the Company shall promptly notify the Commission in writing if the representatives are replaced.

- 12. MTI shall conduct its business in compliance with Commission decisions and Orders, both past and future, including but not limited to, any and all Commission decisions which may be rendered in Docket No. 96-018-C regarding local competition.
- Regs. 103-610. The Company is granted permission to keep its books and records in Illinois. Upon request by the Commission or its Staff, MTI will provide these books and records to the Commission expeditiously and at the Company's cost. Next, we grant the Company's request to maintain its books and records in conformance with GAAP. We also grant the Company's request for a waiver of S.C. Code Ann. Regs. 103-631. The Company will contract with the incumbent local exchange carriers and/or their directory publishing affiliates, to ensure that the Company's request for a waiver of S.C. Code Ann. Regs. 103-612.2.3. Initially, in conformance with the Stipulation that MTI has entered into with SCTC, MTI will offer local services in the non-rural areas of the State. MTI can offer its long distance service throughout the State of South Carolina. The

Company is directed to comply with all Rules and Regulations of the Commission, unless a regulation is specifically waived by the Commission.

- Title 23, Chapter 47, South Carolina Code of Laws Ann., governs the 14. establishment and implementation of a "Public Safety Communications Center," which is more commonly known as a "911 system" or "911 service." Services available through a 911 system include law enforcement, fire, and emergency medical services. In recognition of the necessity of quality 911 services being provided to the citizens of South Carolina, the Commission hereby instructs MTI to contact the appropriate authorities regarding 911 service in the counties and cities where the Company will be operating. Contact with the appropriate authorities is to be made before providing voice or dial tone telephone service in South Carolina. Accompanying this Order is an information packet from the South Carolina Chapter of the National Emergency Number Association ("SC NENA") with contact information and sample forms. The Company may also obtain information by contacting the E911 Coordinator at the Office of Information Resources of the South Carolina Budget and Control Board. By this Order and prior to providing voice or dial-tone services within South Carolina, MTI shall contact the 911 Coordinator in each county, as well as the 911 Coordinator in each city where the city has its own 911 system, and shall provide information regarding the Company's operations as required by the 911 system.
- 15. MTI shall file annual financial information in the form of annual reports and gross receipts reports as required by the Commission. The annual report and the gross receipt report will necessitate the filing of intrastate information. Therefore, MTI

shall keep financial records on an intrastate basis for South Carolina to comply with the annual report and gross receipts filings. The "Annual Report for Competitive Local Exchange Carriers" form can be located at the Commission's website at www.psc.state.sc.us/forms. This form shall be utilized by the Company to file annual financial information with the Commission. Additionally, pursuant to the Commission's regulations, the Company shall file a "CLEC Service Quality Quarterly Report" with the Commission. The proper form for this report can be found at the Commission's website at www.psc.state.sc.us/forms/default.htm.

all telecommunications carriers throughout the United States to implement three-digit, 711, dialing for access to all Telecommunications Relay Services (TRS). The Commission issued a memorandum in March of 2001 instructing all South Carolina telecommunications carriers to implement the service completely by October of 2001. All competitive local exchange carriers (CLECs) and incumbent local exchange carriers (ILECs) were instructed to include language in their tariffs introducing 711 as a new service offering with deployment by July 1, 2002, and to translate 711 dialed calls to 1-800-735-2905. All Payphone Service Providers (PSPs) were instructed to modify their programmable phones to translate calls dialed as 711 to their assigned TRS toll free number 1-800-735-2905 in order to route 711 calls to the TRS provider before October 1, 2001. Additionally, telephone directories were required to be updated and bill inserts promoting 711 were also required. This Company must comply with the applicable

mandates. For complete information on compliance with this FCC and Commission requirement, go to the Commission's website at www.psc.state.sc.us/forms.

- 17. As a condition of offering prepaid long distance services, the Commission requires the Company to post with the Commission a bond in the form of a Certificate of Deposit worth \$5,000 drawn in the name of the Public Service Commission of South Carolina or a surety bond in the amount of \$5,000 which is payable to the Commission. The Certificate of Deposit shall be drawn on federal or state chartered banks or savings and loan associations which maintain an office in this state and whose accounts are insured by either the FDIC or the Federal Savings and Loan Insurance Corporation. A surety bond shall be issued by a duly licensed bonding or insurance company authorized to do business in South Carolina. This condition may be reviewed in one year.
- 18. If the Company sells its debit cards to retail establishments for resale of the debit cards, and the retailer of the debit cards deviates from the suggested retail price as filed in the tariff, or as approved by the Commission in a special promotion, then the Company will withdraw its cards from that retail outlet. This Commission strongly suggests that the Company enter into written agreements with its South Carolina retail outlets regarding this policy of abiding by suggested retail pricing prior to the outlet marketing the card.

19. This Order shall remain in full force and effect until further Order of the Commission.

BY ORDER OF THE COMMISSION:

Mignon L. Clyburn, Chairman

ATTEST:

Gary E. Walsh, Executive Director

(SEAL)

Order Exhibit 1 Docket No. 2002-381-C Order No. 2003-125 March 12, 2003

BEFORE

THE PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA

Docket No. 2002-381-C

Re:	Application of Midwestern Telecommunications,)	
	Inc. for a Certificate of Public Convenience and)	
	Necessity to Provide Local Exchange, Exchange)	
	Access, and Interexchange Telecommunications)	STIPULATION
	Services in the State of South Carolina)	SHICLATION
)	

The South Carolina Telephone Coalition ("SCTC") (see attachment "A" for list of companies) and Midwestern Telecommunications, Inc. ("Midwestern") hereby enter into the following stipulations. As a consequence of these stipulations and conditions, SCTC does not oppose Midwestern's Application. SCTC and Midwestern stipulate and agree as follows:

- 1. SCTC does not oppose the granting of a statewide Certificate of Public Convenience and Necessity to Midwestern, provided the South Carolina Public Service Commission ("Commission") makes the necessary findings to justify granting of such a certificate, and provided the conditions contained within this stipulation are met.
- 2. Midwestern stipulates and agrees that any Certificate which may be granted will authorize Midwestern to provide service only to customers located in non-rural local exchange company ("LEC") service areas of South Carolina, except as provided herein.
- 3. Midwestern stipulates that it is not asking the Commission to make a finding at this time regarding whether competition is in the public interest for rural areas.
- 4. Midwestern stipulates and agrees that it will not provide any local service, by its own facilities or otherwise, to any customer located in a rural incumbent LEC's service area, unless and until Midwestern provides such rural incumbent LEC and the Commission with written notice of its

intent to do so at least thirty (30) days prior to the date of the intended service. During such notice period, the rural incumbent LEC will have the opportunity to petition the Commission to exercise all rights afforded it under Federal and State law. Also, Midwestern acknowledges that the Commission may suspend the intended date for service in rural LEC territory for ninety (90) days while the Commission conducts any proceeding incident to the Petition or upon the Commission's own Motion, provided that the Commission can further suspend the implementation date upon showing of good cause.

- 5. Midwestern stipulates and agrees that, if Midwestern gives notice that it intends to serve a customer located in a rural incumbent LEC's service area, and either (a) the Commission receives a Petition from the rural incumbent LEC to exercise its rights under Federal or State law within such 30-day period, or (b) the Commission institutes a proceeding of its own, then Midwestern will not provide service to any customer located within the service area in question without prior and further Commission approval.
- 6. Midwestern acknowledges that any right which it may have or acquire to serve a rural telephone company service area in South Carolina is subject to the conditions contained herein, and to any future policies, procedures, and guidelines relevant to such proposed service which the Commission may implement, so long as such policies, procedures, and guidelines do not conflict with Federal or State law.
- 7. The parties stipulate and agree that all rights under Federal and State law are reserved to the rural incumbent LECs and Midwestern, and this Stipulation in no way suspends or adversely affects such rights, including any exemptions, suspensions, or modifications to which they may be entitled.
- 8. Midwestern agrees to abide by all State and Federal laws and to participate, to the extent it may be required to do so by the Commission, in the support of universally available telephone service at affordable rates.

9. Midwestern hereby amends its application and its prefiled testimony in this docket to the extent necessary to conform with this Stipulation.

AGREED AND STIPULATED to this 20th day of December 2002.

Midwestern Telecommunications, Inc.:

7/5/40 A

South Carolina Telephone Coalition:

M. John Bowen Jr. Margaret M. Fox

McNair Law Firm, P.A.
Post Office Box 11390

Columbia, South Carolina 29211 (803) 799-9800

Attorneys for the South Carolina Telephone Coalition

ATTACHMENT A

South Carolina Telephone Coalition Member Companies for Purposes of Local Service Stipulation

ALLTEL South Carolina, Inc.

Chesnee Telephone Company

Chester Telephone Company

Farmers Telephone Cooperative, Inc.

Ft. Mill Telephone Company

Heath Springs Telephone Company Inc.

Home Telephone Company, Inc.

Lancaster Telephone Company

Lockhart Telephone Company

McClellanville Telephone Company

Norway Telephone Company

Palmetto Rural Telephone Cooperative, Inc.

Piedmont Rural Telephone Cooperative, Inc.

Pond Branch Telephone Company

Ridgeway Telephone Company

Rock Hill Telephone Company

Sandhill Telephone Cooperative, Inc.

St. Stephen Telephone Company

West Carolina Rural Telephone Cooperative, Inc.

Williston Telephone Company

BEFORE

THE PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA

Docket No. 2002-381-C

Re:	Application of Midwestern Telecommunications,)	
	Inc. for a Certificate of Public Convenience and)	
	Necessity to Provide Local Exchange, Exchange)	CEDELEIC ATE OF
	Access, and Interexchange Telecommunications)	CERTIFICATE OF
	Services in the State of South Carolina)	SERVICE
)	

I, ElizaBeth A. Blitch, do hereby certify that I have this date served one (1) copy of the foregoing Stipulation upon the following party of record by causing said copy to be deposited with the United States Mail, first class postage prepaid to:

Mr. Jerry S. Holt Director of Regulatory Affairs Midwestern Telecommunications, Inc. 4749 Lincoln Mall Drive, Suite 600 Matteson, Illinois 60443

ElizaBeth A. Blitch, Legal Assistant

McNair Law Firm, P.A. Post Office Box 11390

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(803) 799-9800

January 7, 2003

Columbia, South Carolina